

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WHITE AND CO ATTORNEYS AND
COUNSELLORS LLC
523 PARK AVENUE, SUITE 3
ORANGE, NEW JERSEY 07050
973-669-0857; 888-481-1709
email: avram@whiteandcolaw.com
Avram D. White, Esq.
Counsel to the Debtor

In Re:

BONNIE ROTHENBERGER,

DEBTOR.

Case No.: 22-10038-JKS

Judge: JOHN K. SHERWOOD

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by U.S. Bank National Association , creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I have been making adequate protection payments pursuant to the requirements of loss mitigation. These payments have been sent but not acknowledged. I have sent proofs of these payments to the attorney for US Bank so they can be researched. I would like to continue to make payments and try to work something out with US Bank N.A. through loss mitigation.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: May15, 2022

/s/ BONNIE ROTHENBERGER
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.